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## How Do Households Fare Economically When Mothers Become Their Primary Financial Support?

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### Abstract

The economic circumstances in which children grow up have garnered much scholarly attention due to their close associations with well-being over the life course. While it has been well-documented that children are increasingly growing up in households where their primary financial support comes from their mother, regardless of whether she is partnered or single, the consequences for household economic well-being are unclear. We use the 2014 Survey of Income and Program Participation to quantify how a mother's transition into primary earner status affects the economic well-being of her household and if the effects differ based on her relationship status. On average, household income declines and more households are unable to meet their economic needs once the mother becomes the primary earner. However, these declines in income are concentrated among partnered-mother households and mothers who transition from partnered to single during the year. At the same time, although many single mothers see an increase in household income, the majority of these households are still unable to meet their economic needs. These findings suggest that the shift to a welfare system that requires employment coupled with structural changes in the labor market have created financial hardship for most families.

### Keywords

Motherhood; Earnings; Breadwinning; Single mothers; Partnered mothers; Economic well-being

### Introduction

The economic circumstances in which children grow up have far-reaching consequences for their futures: their development and academic achievement (Conger et al., 2010; Reardon, 2011); future family stability (Conger et al., 2010; McLanahan, 2004), and even adult mortality (Montez & Hayward, 2014). American children are increasingly dependent on their mothers' earnings, defined as at least 60% of total household earnings (Glass et al., 2021), at some point during their childhood. This growth is generally not because more mothers are financially responsible at the time of their first child's birth (Pepin et al., 2022),

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but because over 70% of mothers will *become* their family's primary earner before their first child reaches adulthood. Yet we know little about how these transitions affect her household's economic well-being, and if these effects vary based on whether the mother is partnered or not.

Prior research on maternal breadwinning has typically focused on one of two areas. The first describes the economic and sociodemographic characteristics of these households (Kowalewska & Vitali, 2020; Winslow-Bowe, 2009). While insightful, this cross-sectional approach tells us little about when and how she became the primary wage earner, or what the economic consequences were for the household at that point in time. Other research has examined *exits* from this status to understand if maternal breadwinning is a transitory or permanent experience (Drago et al., 2005; Winkler et al., 2005; Winslow-Bowe, 2009). However, just over 25% of unpartnered mothers and 15% of partnered mothers are their household's primary earner at their first birth; mothers more commonly transition into this status at a later point. Indeed, in any given year, 10% of all mothers—and 20% of single mothers—will become primary breadwinners for their children (Pepin et al., 2022). Our first contribution is that we examine how mothers' transition *into* primary earning impacts the economic well-being of their household.

Both single and partnered mothers have become more likely to economically support their households over the last 25 years (Pepin et al., 2022), a statistic often missed by those who presume that single mothers must be the source of growth in mothers' primary earning due to increases in nonmarital births and divorce. However, relationship dissolution is currently the least common pathway into maternal breadwinning (*ibid*), and just over half (56%) of single mothers are their household's primary earner in a given year<sup>1</sup>. It is a mistake, therefore, to view the growth of mothers' breadwinning as driven by growth of single motherhood. In a country with limited institutional support for families, single U.S. mothers support their households with a variety of income sources, including their own earnings, earnings from other family and non-family relatives, and public support (Fomby et al., 2023). It remains unknown how her household's economic status changes when she becomes their *primary* source of earnings. Additionally, most existing research treats single mothers and partnered mothers as distinct groups, yet, on average, children will experience nearly five changes in household composition before they turn 18 (Raley et al., 2019), and only about half of children consistently live in a two-parent or single-parent home (Johnston et al., 2020). Just as mothers are moving into and out of the primary earner role, they are also moving in between these two relationship statuses over the course of their child's early life. Our second contribution, then, is that we investigate how mothers' partnership status—and changes in this status—shape the economic consequences of becoming their household's primary provider.

To better understand how the rise in maternal breadwinning has affected the economic well-being of households with children, this study answers two questions: (1) How much does economic well-being change within households when mothers become the primary earner? (2) How much does mother's partnership status explain heterogeneity in the economic

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<sup>1</sup>Authors' calculations from the 2014 Survey of Income and Program Participation panel data

consequences of mothers as breadwinners? We measure changes in household economic well-being both as absolute changes in household resources, and also whether gains or losses in resources alter the household's ability to meet their economic needs.

## Background

### The Changing Composition of American Families

Children today are much less likely to live in married-couple households than ever before (Pew Research Center, 2015). As the age of first marriage has risen, more births are occurring prior to marriage, both to single mothers, but also increasingly in cohabiting unions (Cherlin, 2010; Kennedy & Bumpass, 2008; Raley, 2001). Relationship instability has also increased, so even children born to a partnered mother are likely to spend some time in a single-mother household (Musick & Michelmore, 2018). As a result, children's family lives have been characterized by dynamism in family structure over their life course as many mothers move between being single and partnered (Cavanagh & Fomby, 2019).

In this context of increased family diversity, many scholars have examined the associations between family complexity and a host of child outcomes, including economic well-being, our primary focus. For example, recent research demonstrates that single-mother households are significantly disadvantaged relative to married-couple households in terms of income insecurity (Western et al., 2012, 2016), poverty (Ellwood & Jencks, 2004; McLanahan, 2004), and wealth (Iceland, 2021), and highlights how mothers with children who experience relationship dissolution suffer serious economic losses (Harkness, 2022; Tach & Eads, 2015). However, most of this research conflates single motherhood with economic provisioning, when instead, single mothers leverage complex systems of financial support for their households, including her earnings but also earnings from others in her household supplemented by government tax credits and other forms of cash assistance (Cancian & Reed, 2001; Fomby et al., 2023; Harkness, 2022). The majority of mothers who experience a relationship dissolution also do not become their household's primary earner (Pepin et al., 2022), which means that much of this bad economic news for single mothers as a group may in fact be ameliorated when her earnings become the dominant source of household revenue. Therefore, more work is needed to determine how the increasing reliance on mothers' earnings across partnership statuses has affected the financial well-being of households.

Concurrent with the rise in single-parent households, structural changes in the United States have affected earnings dynamics within partnered households (Ruggles, 2015), namely, the growth over time in the prevalence of mothers who earn more than their spouses or partners (Glass et al., 2021; Wang et al., 2013). This growth is typically attributed to stagnation in the earnings of non-college educated men coupled with women's increased earnings capacity. Yet the economic consequences of these changes within partnered households are not well known. Cross-sectional research across 20 countries has shown among partnered households that those in female-breadwinning arrangements have significantly lower incomes than male-breadwinning and dual-earning households (Kowalewska & Vitali, 2020). But it remains unclear if the mother's status as primary earner is the reason for cross-household differences in economic well-being or if mothers' selection into that role is. To mitigate potential selection effects, we track household economic well-being before and

after she becomes the primary earner in partnered households, as well as after she becomes the primary earner from a partnership dissolution.

Family structure is of course determined in part by systems of structural racism and class exploitation. Mothers racialized as Black and Hispanic have historically been less likely to live in married couple households than mothers racialized as White, in large part because of systemic labor market discrimination against men of color. However, in an era of increased economic uncertainty, marriage to a stably employed partner feels out of reach for many Americans, including those racialized as White, who are now experiencing changes in family life that Black families went through decades ago (Fomby & Johnson, 2022; Tucker & James, 2005). As a result, differences in family structure, particularly between Black and Hispanic women and White women without a college degree and, have narrowed over time (Fomby & Johnson, 2022; Manning et al., 2014; Wildsmith et al., 2018). While acknowledging these institutional determinants along the lines of race and class of which mothers end up parenting alone, this paper investigates family structure differences in the effects of maternal breadwinning, leaving it to future research to unpack if and how mothers' class and racial-ethnic identification changes the impact of maternal breadwinning on household economic well-being.

### **Structural Changes in Work and Public Assistance in the United States**

Changes in family composition have been accompanied by three significant structural changes in the United States: women's growing economic independence (DiPrete & Buchmann, 2006; England et al., 2020); the polarization of the labor market for men (Autor et al., 2006; Kalleberg, 2011); and the restructuring of the cash welfare system into a wage supplementation system (Edin & Lein, 1997). These changes have shaped mothers' increased propensities to become primary earners as well as the implications for families' economic well-being.

**Labor Market Changes**—Women (particularly White women) have made significant human capital gains since the 1970s, making up just under half of the labor force (Bureau of Labor Statistics, 2021) and attaining college degrees at higher rates than men (DiPrete & Buchmann, 2013). The wage gap between mothers and fathers has significantly narrowed (Iceland & Redstone, 2020). The growing financial reliance on mothers may simply reflect their human capital gains as the growth in women's returns to college degrees has outpaced men's in recent years (DiPrete & Buchmann, 2006; Kim & Sakamoto, 2017). If so, we expect to see improvement in household economic well-being when mothers become the household's primary earner, regardless of her partnership status.

Labor market participation is not necessarily a signal of women's economic liberation, however. Black and Latina women have a long legacy of financial provisioning for their families, given limited labor market opportunities for racialized and immigrant men (Conley, 2009; Landry, 2002). Yet facing their own persistent discrimination in the labor market, these racially minoritized women continue to be overrepresented in low-wage, precarious roles (Pager et al., 2009; Pager & Shepherd, 2008) and poor women of all racial-ethnic identities continue to be exploited as domestic labor for those with more human capital

(Browne & Misra, 2003; Glenn, 1992). Further, women's labor force participation and earnings relative to men have been stagnant since 2000 and mothers continue to face wage penalties in the labor market (England et al., 2020; Ruggles, 2015). This persistent intersectional discrimination may make it difficult for households to meet their economic needs when mothers become primary earners.

The labor market has changed in other ways as well, becoming increasingly polarized into “good” jobs, jobs that offer financial security and benefits, and “bad” jobs, jobs with limited upward mobility, unpredictable schedules, and high levels of precarity (Autor et al., 2006; Kalleberg, 2011), with a contraction of jobs in between. This polarization has affected men more than women; men today bring in less inflation-adjusted income than they have in the past (Ruggles, 2015). Labor market inequality is further exacerbated for partnered mothers in different-gender relationships by the rise in assortative mating (Schwartz, 2013). Not only are less-educated mothers and mothers racialized as Black and brown subject to their own labor market precarity, but when partnered, they are often partnered to equally disadvantaged men. Therefore, it is possible that the rise in maternal breadwinning among partnered mothers in different-gender relationships is a result of men's declining economic prospects rather than women's gains; if this is the case, we expect that household well-being worsens when the mother becomes her household's primary earner.

**Welfare Reform and Single Mothers' Employment**—Among unpartnered mothers, changes in public policy may best help explain the increase in maternal breadwinning, namely the 1996 transition from Aid to Families with Dependent Children (AFDC) to Temporary Assistance to Needy Families (TANF). While the means-tested AFDC provided cash assistance to all who qualified, TANF came with work requirements and lifetime limits on cash assistance. While this reform increased the employment of mothers (Meyer & Rosenbaum, 2001; Michelmore & Pilkauskas, 2021) and by some accounts reduced the number of children living in poverty (Baker, 2015; Hoynes & Patel, 2018; Jones & Michelmore, 2018), evidence shows no significant nor sustained increase in material well-being among poor families subject to these work requirements (Meyers et al., 2002; Zedlewski, 2002).

Mothers impacted by welfare reform typically lack the credentials to get “good jobs” (Johnson & Corcoran, 2003) and are often subject to discrimination, especially single mothers racialized as Black (Burton & Tucker, 2009). As a result, they commonly find themselves in jobs with low wages and minimal job security (Gerstel & Clawson, 2018; Joshi et al., 2022; Kalleberg, 2011; Perry-Jenkins & Gerstel, 2020). Therefore, increases in the proportion of single mothers entering employment to become their household's primary earner, may result in small improvements in household income without much change in their standard of living.

To better understand how these structural changes have played out in the economic lives of families, this study quantifies how household economic well-being changes when the mother becomes their primary earner and how this is shaped by mother's partnership status throughout the year. Our findings will demonstrate significant heterogeneity in the direction and amount of income changes in both partnership statuses, with many mothers seeing their

household income go up but remain unable to meet their economic needs, likely as a result of structural changes that have only benefited the most educated mothers (Heuveline & Weinschenker, 2008; McLanahan, 2004).

## Data and Methods

### Data

We use the Survey of Income and Program Participation (SIPP) 2014 panel to measure how household economic well-being changes when mothers become primary earners. The SIPP is administered by the Census Bureau and is a nationally representative, household-based survey designed as a continuous series of short-term, longitudinal national panels to understand the economic well-being of households and families. Each panel lasts approximately four years; the 2014 panel covers 2013–2016. Respondents are interviewed once per year and are asked to respond to questions that pertain to each of the prior months, providing four years of monthly data covering a wide array of economic measures for all persons in each household. To account for monthly volatility in the reporting of earnings and the potential that changes in earnings throughout the year are commonly recorded in either the first or last month, we annualize the data, thus making person-years our unit of analysis. To annualize quantitative variables, values were summed across all 12 months. We handled categorical variables differently based on their ability to vary with time. Fixed characteristics like race and ethnicity were treated as time invariant for all years. For time-varying variables, we used the value in the last month of a given year, as that is closest to the interview date.

The 2014 panel interviewed 53,070 households. We first restricted our sample to 9746 mothers whose youngest child was under 18 at the time of the interview and who had at least one child residing with her, as well as women who became mothers during the panel, at which point they are eligible to become a primary-earning mother. We then identified which mothers transitioned into primary earning during the SIPP panel. Following others (Glass et al., 2021; Nock, 2001; Raley et al., 2006), a mother must contribute at least 60% to total household earnings to be considered the primary earner. A transition into primary earning occurs when the mother contributes 60% or more of earnings in the current year, but was *not* the primary earner in the year prior; mothers can transition more than once over the course of the panel. Less than .005% of mothers had missing values on our demographic characteristics, so those with missing values were dropped. Only those who reported having a job were asked to report earnings, so all missing earnings were coded as zero dollars. Our analysis is based on 959 mothers and 981 transitions into primary earner status.

### Measures

**Dependent Variable**—Our outcome of interest is the change in household economic well-being in the year the mother becomes the primary earner. We measure this variable in several ways. We first calculate absolute dollar change in household income by subtracting the household's earned income prior to the mother's transition from their earned income after, top- and bottom-coding this variable to mitigate the effect of outliers. We then use this

variable to calculate the average dollar change across households, as well as the dependent variable for the linear regression models that we describe below.

We then examine how the mother's transition affected her household's ability to meet their economic needs through paid work. To calculate this measure, we first multiplied the poverty threshold for the mother's household size in each year by 1.5, a commonly used threshold of economic vulnerability for families. We use a multiplier of the poverty threshold given the well-known concerns that the poverty threshold does not adequately capture how much money a household needs to meet their basic needs (Brady, 2003). We then compare this number to the household's total earned income, which we calculated by summing the annual earnings of all household members. We only include labor market earnings as income because we want to understand how reliance on mother's earned income specifically influences household economic well-being, rather than external cash assistance, so we do not include income from sources such as child support, the EITC, or earned interest. We calculate this ratio—hereafter referred to as the income-to-needs-ratio—for households before and after the mother becomes the primary earner, then categorize households in four ways based on their experiences with financial hardship: (1) they moved from being below their income-to-needs threshold to above; (2) they remained *above* their income-to-needs threshold; (3) they remained *below* their income-to-needs threshold; and (4) they moved from being above the threshold to below. For outcomes (1) and (4), household earnings can only change unidirectionally. For outcomes (2) and (3), we further quantify if household earnings went up or down.

**Independent Variables**—Our primary independent variable is mother's partnership status. A mother's partnership status can change throughout the year, so we classify mothers into three groups: those who were unpartnered throughout the whole year (continuously single); partnered throughout the whole year (continuously partnered); or went from partnered to unpartnered in the year (partnered-to-single). A small number of mothers (< 5%) went from unpartnered to partnered; we exclude them from this part of the analysis because of the small sample. Less than 2% of partnered mothers are in same-gender relationships, so our results primarily reflect the experiences of mothers in different-gender relationships.

We also consider mother's sociodemographic characteristics in our multivariate analyses. The first characteristic is education, a time-varying indicator of mother's highest educational attainment grouped into three categories: high school degree or less, some college, and bachelor's degree or higher. Our second characteristic is mother's racial-ethnic identity; we focus on mothers who identify as non-Hispanic White, non-Black Hispanic, and Black. Due to small sample sizes, mothers who identify as any other racial-ethnic group are included in analyses, but results are not reported separately.

**Analytical Approach**—We first describe the personal and household characteristics and average change in economic well-being among all mothers who became primary earners during the four-year SIPP panel, then compare mothers across partnership statuses. We then show the distribution of households across our four-category measure of economic well-being. Finally, we estimate two sets of multilevel models focusing on partnership status: (1)

linear regression models, where dollar change in household income is our outcome variable; and (2) logistic regression models, where a binary indicator of the household's ability to meet their economic needs is our dependent variable. In both models, we test for possible interactions between partnership status and education as well as race/ethnic identity.

We use multilevel models because time is nested in individuals; we have two time points: the year prior to her becoming the primary earner and the year in which she becomes the primary earner. Multilevel models are useful because we can isolate the effects of mother's partnership status on household's starting economic well-being *and* change in well-being when she becomes the primary earner.

## Results

### Characteristics of Breadwinning Mothers

Table 1 presents descriptive statistics for our sample of mothers who transitioned into primary earning with a comparison to those who did not. The first column represents all mothers who transitioned. On average, mothers have 1.6 children, with a total household size of close to four. One-third of mothers who become their household's primary earner are single throughout the year; just under 60% are partnered; and 10% experienced a relationship dissolution. Nearly 30% of mothers were not employed the year prior to becoming their household's primary earner; among those who were, their median earnings were \$26,000. Mothers are roughly split across levels of education: 35% of mothers have a high school degree or less; 33% have attended some college; and 32% have a college degree or more. More than half of the sample identifies as non-Hispanic White, 18% identifies as Black, and approximately 20% identifies as Hispanic.

Turning to our comparison across partnership status (columns 2–4), partnered mothers and mothers who experience a relationship dissolution are relatively similar, but single mothers are more likely to be disadvantaged and in minoritized race/ethnic groups. The household income of partnered mothers in the year before mother's transition into primary earning is 65% higher than the household income of single mothers; nearly half of single mother households are not receiving any income from labor market earnings prior to her transition. Single mother households are more than twice as likely to be experiencing financial hardship than partnered and separated mothers even before she becomes the primary earner. More than half of single mothers were not working prior to their transition into primary earning; among those working, median annual earnings were around \$17,000, compared to \$31,000 among partnered mothers and \$25,000 among separated mothers. The demographic composition of single and partnered mothers varies in ways that reflect the challenges facing racialized Black and Hispanic women: close to one-third of single mothers identify as Black and just over half have attained more than a high school degree, while the majority of partnered mothers are White and college-educated.

Comparing all mothers who experienced a transition into primary-earning to those who did not (the last column), few differences emerge. Mothers who transition are twice as likely to be in households that had no earned income prior to her transition, but are much less likely to be currently unemployed themselves. Employed mothers who transition have



slightly higher annual earnings than employed mothers who do not, and greater educational attainment.

To highlight the support systems of mothers of young children, Table 2 shows the primary contributor to household earnings in the year prior to mothers becoming primary earners, as well as the proportion of households receiving no earned income from formal employment. Nearly 50% of single-mother households had no labor market earnings prior to the mother becoming their primary financial support; this is true for fewer than 10% of partnered and separated-mother households. Before unpartnered mothers became the primary earner, they were primarily supported by their parents, though some received support from their older children or other relatives. Not surprisingly, the vast majority of partnered mothers received financial support from their partner prior to becoming the primary earner, with only a small number being supported by extended family. Those continuously partnered were most likely to be supported by a married spouse, while those experiencing a relationship dissolution were more likely to be supported by an unmarried partner.

### Changes in Economic Well-Being

Figure 1 shows the distribution of household income changes in raw dollars in the year that the mother became the primary earner, revealing tremendous income variability. Half of all households saw their annual household income improve as a result. However, the average change in household income was a net loss of \$3,300 *because those that gained earnings saw smaller gains relative to the losses experienced by the remaining households*. Among households that lost earnings, the median loss was around \$26,000—or 45% of their starting income—while the median gain was only around \$13,000. As a result, the number of households experiencing financial hardship increased, from 41% of households prior to her transition to 51% after.

Despite negative overall consequences, half of households did see their well-being *improve* when the mother became the primary earner, though most increases were under \$10,000. If mothers' base earnings were low, this improvement could be insufficient to pull poor households out of material deprivation. Therefore, we turn to our categorical outcome to understand how households fare in terms of their ability to meet their economic needs. Figure 2 shows the distribution of households across each of our four outcomes. While close to half of households can meet their economic needs when the mother becomes the primary earner, 43% were already doing so prior to her transition (light green squares). Only 6% of households went from living in financial hardship to meeting their economic needs as a result of the mother becoming her family's primary earner (dark green squares). Instead, more than twice the number of households (16%) moved *into* financial hardship as a result of the mother's transition into primary earning (dark red squares).

### The Role of Mother's Relationship Status

Clearly, some households fare better than others when the mother becomes their primary earner; whether the relationship status of the mother explains this variation is the core of our analysis. Panel A of Table 3 shows average household earned income prior to and after mother's transition, as well as the average change in income, split by mother's

partnership status. Mothers who began the year with a partner, regardless of whether they remained partnered, have much higher starting income than single mothers. In terms of change, continuously partnered mothers experience an average decline in household income of around \$2000; continuously single mothers experience an *increase* in household income of a similar magnitude. Mothers who go from partnered to single fare the worst, losing about \$30,000 in household income, presumably because her partner was contributing a significant amount before their relationship dissolved. There is also variation in the degree of heterogeneity in outcomes; about one-quarter of partnered-to-single households saw their income increase upon mother's transition, while 63% of single-mother households did.

Panel B of Table 3 shows the percentage of households unable to meet their financial needs prior to and following mothers' transitions into primary earning. As expected, the majority (70%) of single mother households were experiencing financial hardship, and the percentage increased even further to 75% when she transitioned into the primary earner role. While the households of partnered mothers were much less likely to be experiencing financial hardship at the start, there was a larger absolute increase in the percentage of households experiencing hardship after her transition. Despite the significantly greater income loss among households where the mother went from partnered to single throughout the year, roughly 40% of households of both separating *and* continuously partnered mothers were unable to meet their economic needs after her transition.

We now turn to our multilevel models to quantify household's starting economic well-being and changes in their well-being across mother's partnership status. Models 1 and 2 in Table 4 present coefficients from multilevel linear regression models using household earned income as our dependent variable. Model 1 includes mother's partnership status alone. The starting income of single-mother households is significantly lower than all other households, but, while these households do see positive income change in the magnitude of close to \$5,500 more than the continuously partnered, these differences are not statistically significant. Among mothers who experience a relationship dissolution, their starting income is indistinguishable from continuously partnered mothers, but their decline in income upon mother's transition is both statistically and substantively significant. Model 2 adds mother's sociodemographic characteristics; once these are added, the income change for single-mother households is even higher (closer to \$8,000) and this number is now marginally significant ( $p = 0.09$ ).

Findings for our controls for mother's sociodemographic characteristics are patterned in the ways you might expect based on mothers' marginalized identities. The households of mothers racialized as Black and mothers with a high school degree or less see the largest losses in income, though only the class differences are statistically significant. We also examined if mother's social class or racial-ethnic identity moderated the effects of partnership status and found that no interactions were significant, nor did they improve model fit. Results from these models are available upon request; appendix Figure 5 shows household income change for each combination of partnership status and sociodemographic characteristic, demonstrating how household income changes in similar ways within each partnership status, regardless of mother's social location.

Models 3 and 4 from Table 4 present coefficients from multilevel logistic regression models predicting the likelihood of the household experiencing financial hardship in the year the mother becomes the primary earner. Because the results are substantively similar with and without controls for mother's sociodemographic characteristics, we focus our discussion on Model 4. Again, single mother households are much more likely to be in economic hardship prior to mothers becoming the primary earner. After she becomes the primary earner, all households are more likely to experience financial hardship. However, this increase is smallest among single-mother households, probably because so many are already experiencing hardship. Mother's social class and racial-ethnic identity did not moderate these associations in any meaningful way. One exception is that college-educated single mothers who became their family's primary earner became less likely to experience financial hardship as a result; all other households saw a decline in their economic well-being.

Figure 3 shows the full spectrum of changes in household economic well-being across mother's partnership status. The overall trend is similar across partnership statuses: households are more likely to move into financial hardship than out of it as a result of the mother becoming their primary earner, though there is some difference in magnitude across households. Because so many single-mother households were already experiencing financial hardship, they are more likely than other households to move out of financial hardship: 8.2% compared to 4.9% of partnered-mother households and 6.3% of separated-mother households. Fewer single-mother households also enter financial hardship as a result of her transition—13.8%, compared to 17.5% of continuously partnered-mother households.

Larger differences by partnership status can be seen when we look at the households whose financial hardship remained stable across the transition to maternal bread-winning (either consistently above or below their income-to-needs threshold) but experienced a change in income. Figure 4 breaks these households down into whether their income went up or down. Panel A shows this information for households who remained *above* their income-to-needs threshold. The majority of single and separated mothers in this group nevertheless experienced a decline in income, suggesting that either their starting household income was sufficiently large or their income decline was sufficiently small as to not push them into financial hardship. Panel B shows this information for households who remained continuously *below* their income-to-needs threshold. Almost 85% of all single-mother households who remained below this threshold saw their household income *increase*, yet these earnings increases were insufficient to lift them out of financial hardship.

## Discussion

Mothers are increasingly becoming the primary financial providers for their minor children, but it is unknown how her entrance into this role impacts her household's economic well-being. Understanding this is crucial because of the long-term deleterious impacts of children growing up in poverty (Conger et al., 2010). Some scholars, highlighting women's economic progress, suggest that this trend will have a positive impact on household well-being, while others point to the polarization of the labor market and persistent discrimination to suggest that structural changes have only benefited elites, those racialized as White and the

collegeteducated, implying the rise in maternal bread-winning is exacerbating inequality. To shed light on how these social and economic changes have impacted families with children, we used the 2014 SIPP to quantify how mothers transition into their household's primary earner impacts household economic well-being.

We find that, on average, households see a decline in earned income upon mothers' transition, but that there is also significant heterogeneity in outcomes. Roughly half of all households gain income when she becomes the primary earner, though those gains are relatively small. Far greater losses are incurred by households who experience income loss. In addition, a significant proportion of households where mothers made concrete economic gains as primary earners were nonetheless unable to meet their economic needs. As a result, 51% of all households where mothers transitioned into primary earner roles experience financial hardship after she enters that role. In fairness, some households were already living in hardship prior to becoming economically reliant on the mother's earnings. But 16% of transitioning households moved from being above their income-to-needs threshold to below it when the mother became the primary earner, while only 6% of households were able to move out of financial hardship into economic self-sufficiency.

Our primary goal was to understand if the mother's partnership status explains this heterogeneity. On some measures, we did find that heterogeneity fell along the lines of her partnership status: mothers who transitioned from partnered to single during the year suffered the greatest losses in terms of absolute income. Yet, when considering her household's ability to meet their economic needs after she became their primary earner, there is startling similarity across households, regardless of her partnership status, social class, or racial-ethnic identity: more households moved into financial hardship than out of it. Further, many of the differences across partnership status, especially between single and partnered mothers, stem from pre-existing differences in economic well-being, rather than mother's transition into the primary earner role. Therefore, despite some differences in the *degree* of income change across households based on mother's partnership status, there is remarkable consistency across all in terms of the general effect on household economic well-being. The fact that household economic well-being was more likely to suffer rather than improve points to how labor market polarization, inadequate systems of governmental assistance, and persistent structural racism, sexism, and classism continue to determine the economic lives of families financially supported by mothers.

Among single mothers, our findings align with others who have shown that the reform of cash welfare in 1996 increased maternal employment (Danziger et al., 2002): many single mothers went from contributing no earnings to their household income to becoming their household's sole earner, and household earned income went up as a result. Yet, mothers' employment is not sufficient to pull these households out of financial hardship; three-quarters of single-mother households are unable to meet their economic needs when mothers become the primary earner; nearly 20% moved below this threshold as a direct result of her transition. Thus, our findings support other research showing that successful increases in maternal employment need to be tempered by the fact that unpartnered mothers transitioning from welfare to work are often unable to attain high quality jobs and typically face discrimination in the labor market (Johnson & Corcoran, 2003; Shaefer et al., 2020).

Although employment provides access to the Earned Income Tax Credit, an important wage supplementation mechanism for poor mothers (Sykes et al., 2015), increased maternal breadwinning is not a ticket out of financial distress for many single mother households.

These findings also highlight that partnered households, who make up an increasingly large share of maternal-bread winning households, are not shielded from structural changes in the labor market, including unemployment and insecurity in work hours and wages. Although many partnered mothers saw their household income decline but were still able to meet their economic needs, 40% of partnered and separating mother households experienced financial hardship in the year the mother became the primary earner; nearly half of these households were *not* experiencing hardship previously. Despite the fact that overall income loss was much lower among continuously partnered mothers' households, they were no less likely to experience financial hardship than separating mothers. Families are operating in a time of increased economic uncertainty and ongoing global crises that undoubtedly will continue to alter their systems of financial support, but few households are immune to the financial hardship that arises from changes in these supports.

Heterogeneity in the financial consequences of mothers' transition into the family's primary earner is clearly based in contextual factors beyond partnership status. For example, mothers could become their household's primary earner because her income increased, her partner's income decreased, or both occurred in tandem. In some cases, such as partner unemployment, we might expect results similar to those where the mother experienced a relationship dissolution, while other events, such as a large increase in a mother's labor supply, might produce a positive financial impact. Future work should explore these trajectories into the provider role, how they are structured by class and race, and how they influence the economic consequences of her financial support of the family. These trajectories are produced by the economic changes increasing job precarity and relationship uncertainty for those with lower human capital and those racialized as Black and Hispanic in particular. Our future work will focus on how mothers' educational attainment and race/ethnic identity shape both how she becomes her household's primary earner, and how her household's economic well-being changes when she does so.

Some limitations of our findings must be kept in mind. Although examining change in income *within* households allowed us to account for some of the role of selection into maternal breadwinning, our findings cannot be interpreted as causal if unobserved variables are influencing our results. Although the SIPP is well-suited for studying this topic because of its longitudinal design and frequent contact with respondents, as well as the robust amount of information on income sources collected, each panel is limited to four years. Therefore, we do not have mothers' full partnership or breadwinning histories (especially if cohabiting), nor can we track household well-being over a long duration after she becomes the primary earner. Despite these limitations, our findings provide a first look at how mother's transition into the primary earner role affects her household's financial well-being in the short-term.

Some scholars champion the rise in maternal breadwinning as a signal of women's empowerment and increasing gender equality, but our findings suggest that this is not the

case for most households: a large number of households see their income go up but are still experiencing financial hardship, and more households move into financial hardship than move out. These findings point to difficulties mothers have in making significant economic progress as long as the labor market and government assistance provide insufficient support to parents, especially racially minoritized and all less-credentialed mothers (Christopher, 2002; Heuveline & Weinshenker, 2008). This reinforces a cycle of inequality, as growing up in an economically disadvantaged household has many deleterious effects on children's future outcomes—from academic achievement to family instability to increased morbidity and mortality. The social and economic forces that are increasing mothers' economic responsibility for children are leaving significantly more households in material deprivation as a result, whether partnered or not.

## Funding

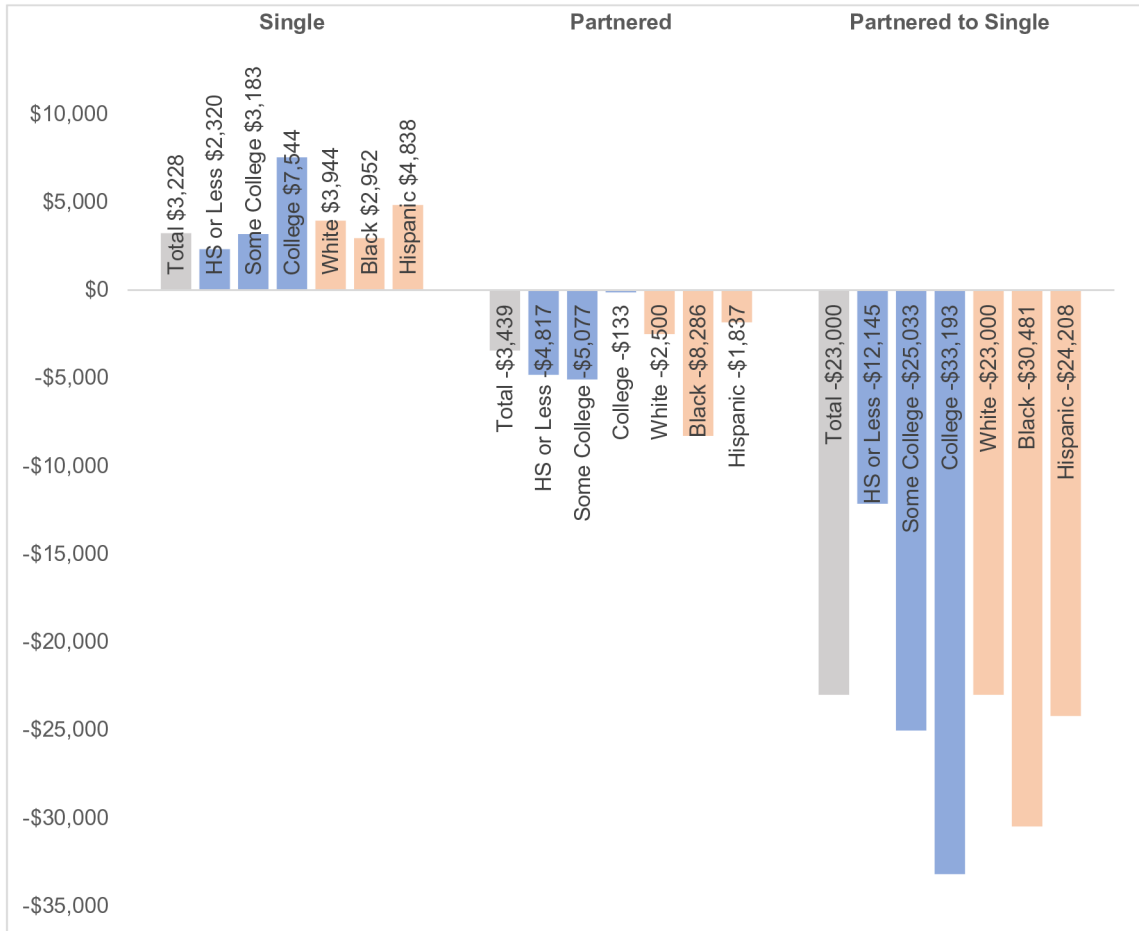
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## Data Availability

All data used is publicly available and downloadable from the Census Bureau website (<https://www.census.gov/programs-surveys/sipp/data/datasets.2014.html#list-tab-OVR8G0IJZM8P0I5TJK>). All STATA code is available from the authors upon request.

## Appendix

See Fig. 5.



**Fig. 5.** Household income change for each partnership status, split by mother’s social class and racial-ethnic identity

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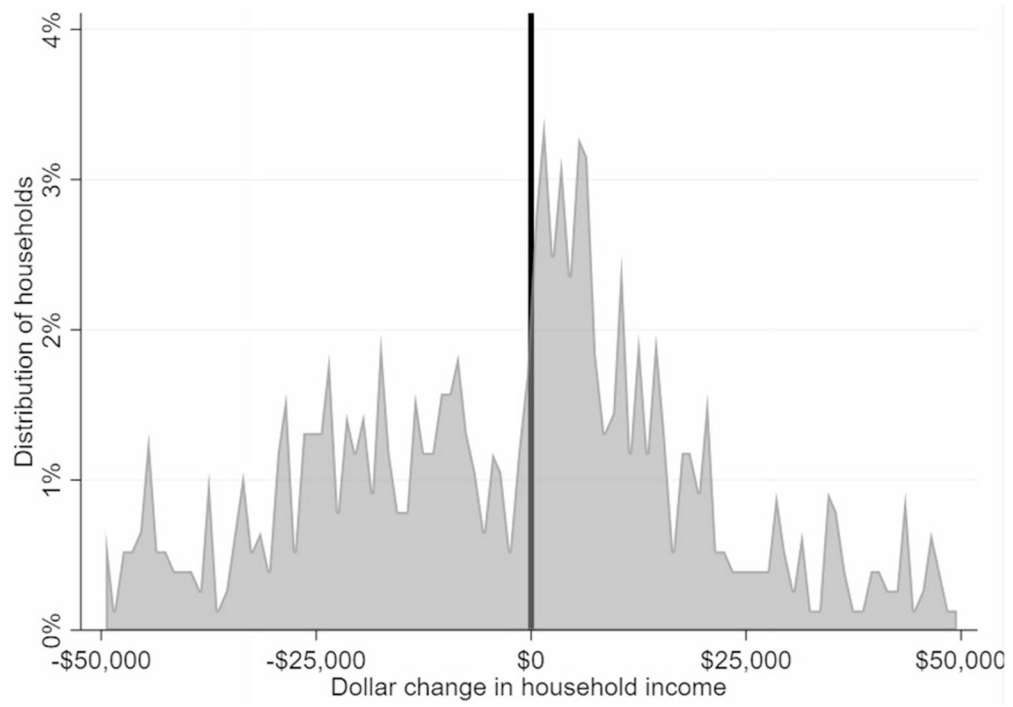
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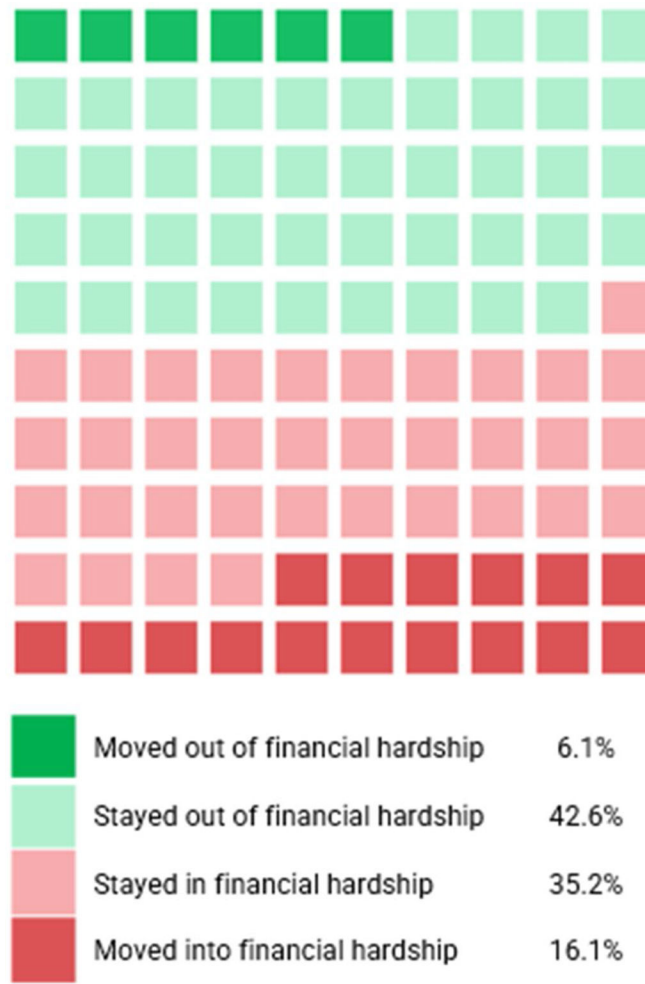


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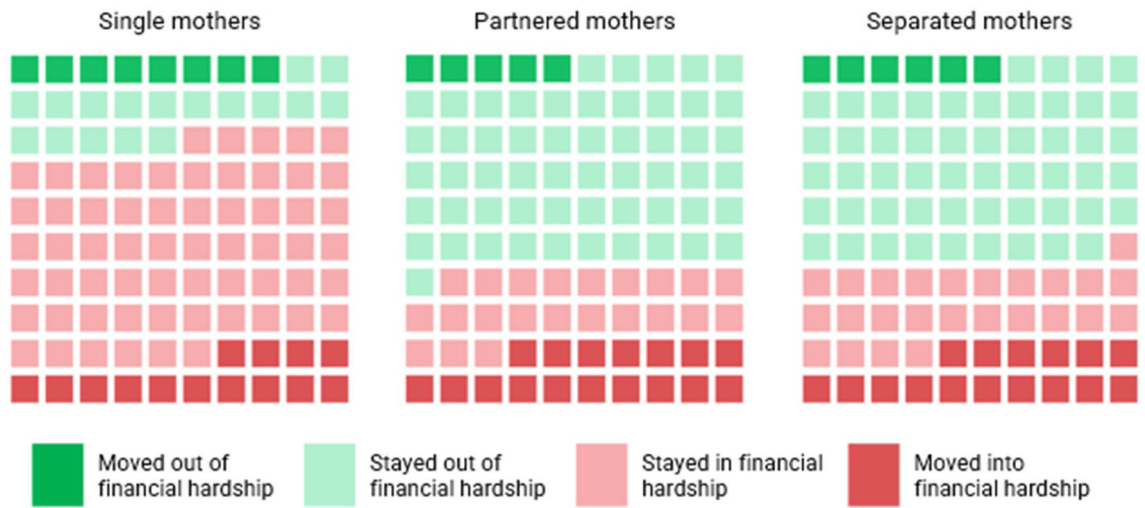
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**Fig. 1.** Distribution of household income changes (in \$1000s) in the year mother becomes primary earner. Figure truncated to show households who lost +/- \$50,000 in income due to long tail on either side



**Fig. 2.** Distribution of outcomes when mother becomes her household's primary earner, total sample



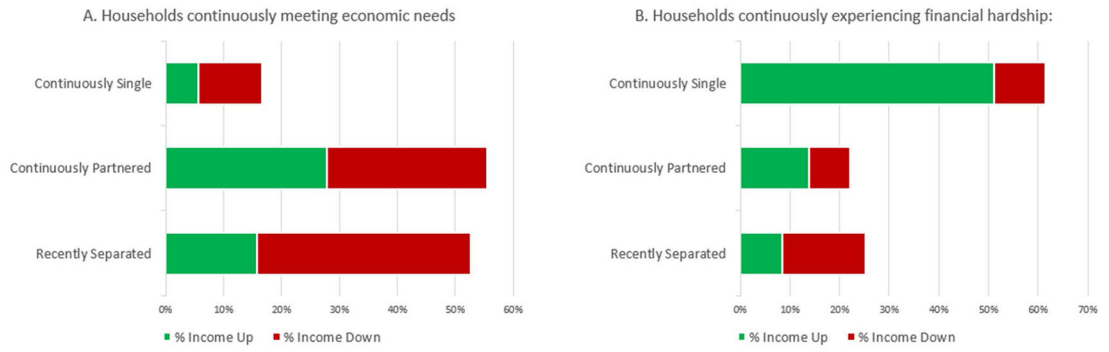
**Fig. 3.** Distribution of outcomes when mother becomes her household's primary earner, by partnership status

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**Fig. 4.** Income changes in households who did not experience a change in their financial hardship status

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**Table 1**

Descriptive statistics, mothers who transitioned into primary earning

	All mothers	Single	Partnered	Partnered to single	Non-primary-earning mothers
Total mothers	959	313	555	95	
Percentage distribution across statuses		32.64%	57.87%	9.91%	n/a
Total transitions into primary earning	981	319	567	95	n/a
Household characteristics					
Median HH earnings at time t-1 (only those employed)	\$62,577	\$42,440	\$70,125	\$67,723	\$66,489
% of households with no earnings at time t-1	19.67%	44.51%	8.82%	1.05%	9.31%
Household size	3.86	3.49	4.14	3.41	4.45
Number of children	1.64	1.48	1.78	1.28	1.78
Mother's characteristics					
Mothers' median earnings at time t-1 (only those employed)	\$26,070	\$16,897	\$31,283	\$24,992	\$23,372
% of mothers not employed at time t-1	28.64%	52.66%	17.99%	11.58%	46.39%
Education (time-varying)					
HS Degree or Less	35.17%	47.96%	28.75%	30.53%	41.21%
Some College	33.33%	35.74%	30.69%	41.05%	28.74%
College Plus	31.5%	16.3%	40.56%	28.42%	30.05%
Race/ethnicity (time-invariant)					
Non-Hispanic White	52.7%	39.5%	58.91%	60%	54.75%
Black	17.84%	30.41%	12.7%	6.32%	11.58%
Non-Hispanic Asian	4.59%	1.88%	6.88%	0.00%	5.93%
Hispanic	20.59%	23.2%	17.81%	28.42%	24.94%
Poverty and welfare					
TANF in Year Prior	3.98%	9.09%	1.23%	3.16%	2.97%
EITC in Year Prior	28.64%	38.56%	22.40%	32.63%	18.28%
EITC in Year Became Primary Earner (reduced sample)	31.45%	47.40%	22.56%	35.56%	18.24%

Single and partnered mothers include only mothers who were in that status the entire 12 months of the year

Partnered to single mothers are those who experienced a relationship dissolution during the year

In the year before the mother becomes the primary earner, who is providing the most earned income in the household?

**Table 2**

Household member	All mothers who transitioned	Single mothers	Partnered mothers	Partnered to single mothers
Mother	22.9%	15.1%	27.5%	22.2%
Spouse	33.1%	0.0%	50.4%	34.3%
Unmarried partner	7.3%	0.0%	8.7%	20.2%
Mother's parent	5.4%	14.7%	0.2%	5.1%
Mother's child	4.6%	10.0%	1.8%	3.0%
Other relative	4.3%	8.8%	1.8%	4.0%
Other non-relative	2.7%	3.8%	1.4%	6.1%
No labor market earnings	19.7%	44.5%	8.2%	5.1%



Household economic circumstances surrounding mothers' transition into primary earning

**Table 3**

	A. Total household earned income		B. Percentage of households in financial hardship		C. Mother's earnings					
	Average pre-transition	Average post-transition	Average change	% of HHs that gained income	Pre-transition	Post-transition	Change	Average pre-transition	Average post-transition	Average change
Partnered	\$81,352	\$78,088	-\$2044	46%	27%	40%	13%	\$31,865	\$60,775	\$28,910
Single	\$25,259	\$27,410	\$2213	63%	70%	75%	6%	\$9113	\$23,480	\$14,367
Partnered to Single	\$76,464	\$49,286	-\$28,927	23%	32%	41%	9%	\$27,286	\$40,467	\$13,181
Total	\$62,639	\$58,820	-\$3263	50%	41%	51%	10%	\$24,023	\$46,681	\$22,657

Coefficients from multilevel models predicting household income change and likelihood of being able to meet their economic needs, by partnership status

**Table 4**

Variable (reference group)	Household earned income			In financial hardship		
	Model 1	Model 2	Model 3	Model 1	Model 2	Model 3
Starting point (t-1)						
Partnership status ( <i>Partnered</i> )						
Single	-56,093.65***	-41,448.31***	4.07***	3.19***		
Partnered to Single	-4888.91	1538.00	0.48	0.27		
Education ( <i>LTHS</i> )						
Some College		8235.30 <sup>+</sup>		-1.28***		
College Plus		52,892.10***		-2.89***		
Race/ethnicity ( <i>White</i> )						
Black		-8716.75 <sup>+</sup>		0.63		
Hispanic		-15,043.03**		0.94*		
Change when mother transitions						
Partnership status ( <i>Partnered</i> )						
Single	5415.74	7869.77 <sup>+</sup>	-0.64*	-0.81*		
Partnered to Single	-23,913.92***	-24,558.95***	-0.33	-0.39		
Education ( <i>LTHS</i> )						
Some College		3822.13		-0.19		
College Plus		10,643.37*		-1.36***		
Race/ethnicity ( <i>White</i> )						
Black		-4327.98		0.31		
Hispanic		8886.67		-0.53		
Starting Point (intercept)	81,352.48***	61,518.07***	-2.22***	-0.98**		
Change over Time (slope)	-3264.13	-9146.46 <sup>+</sup>	1.22***	1.84***		
Observations	1962	1962	1962	1962		
Number of groups	981	981	981	981		

\*\*\*  
p < 0.001

0.10 > d  
+  
50.0 > d  
\*  
100.0 > d  
\*\*\*

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